

Fill in this information to identify the case:Debtor 1 MELISSA M LEWANDOWSKI

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-22632JAD**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 1-2

Last 4 digits of any number you use to identify the debtor's account 0 7 5 1

Property Address: 6788 LOW ST
MOUNT PLEASANT PA 15666

Part 2: Cure Amount


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>12,892.78</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,892.78</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,892.78</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$432.67The next postpetition payment is due on 8 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MELISSA M LEWANDOWSKI
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/28/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MELISSA M LEWANDOWSKI**
NameCase number (if known) **19-22633JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
12/21/2020	1181873	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	133.39
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	273.02
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,021.02
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	478.96
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	273.06
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	273.06
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	653.44
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	313.10
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	313.10
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	299.26
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	299.26
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	299.26
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	274.04
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	935.14
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	644.30
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	581.71
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	228.27
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,252.20
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	276.29
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	525.49
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	549.75
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	195.97
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	533.38
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	533.38
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	266.69
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	616.37
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	183.70
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	666.17
				<u>12,892.78</u>

MORTGAGE REGULAR PAYMENT (Part 3)

10/24/2019	1135849	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	912.83
11/25/2019	1139307	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	365.69
12/23/2019	1142732	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	183.34
01/28/2020	1146154	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	565.29
02/25/2020	1149650	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	377.41
03/23/2020	1153188	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	389.37
04/27/2020	1156625	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	401.25
05/26/2020	1160025	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	199.83
06/26/2020	1163424	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	877.89
07/29/2020	1166560	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	489.24
08/25/2020	1169635	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	535.02
09/28/2020	1172712	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	863.84
10/26/2020	1175817	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	318.32
11/24/2020	1178892	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	658.52
12/21/2020	1181873	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	542.75
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.66
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	680.68
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	542.06
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	407.62
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.85
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	353.44
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	478.62
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	416.03
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	832.06
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	832.06

Debtor 1 **MELISSA M LEWANDOWSKI**
Name

Case number (if known) **19-22633JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	353.44
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	478.62
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	416.03
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	346.16
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	535.82
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	865.34
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	353.77
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	511.57
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	865.34
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	349.68
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	515.66
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
12/21/2023	1287547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	349.68
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	515.66
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
03/26/2024	1295525	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
04/25/2024	1298171	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
06/25/2024	1303453	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	432.67
				<u>25,402.47</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MELISSA M LEWANDOWSKI
6788 LOW STREET
MOUNT PLEASANT, PA 15666

COREY J SACCA ESQ
BONONI & COMPANY PC
20 N PENNSYLVANIA AVE - SUITE 201
GREENSBURG, PA 15601

FREEDOM MORTGAGE CORPORATION
ATTN PAYMENT PROCESSING
10500 KINCAID DR
FISHERS, IN 46037

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

6/28/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee